Helmet & Leathers Insurance

Insurance Product Information Document

Company: UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Product: Helmet & Leathers

Great Lakes Insurance SE is a German insurance company with its headquarters based at Koniginstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310101

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by us.

What is this type of insurance?

This policy provides cover for the cost of repair or replacement, if damaged beyond repair, of motorcycle clothing and helmets as a result of a road traffic accident

What is insured?

- ✓ The cost of repair or replacement, if damaged beyond repair, of motorcycle clothing (leather and synthetic clothing, helmet, boots and gloves specifically designed for use whilst riding a motorcycle), as a result of a road traffic accident up to a limit of £1,000
- ✓ Up to £250 during the period of cover for any damage to motorcycle clothing for your passengers riding on the insured motorcycle

What is not insured?

- ✘ Any damage to the motorcycle clothing that occurred before the start date of the policy
- ✘ Direct or indirect loss or damage to the motorcycle clothing caused by, contributed to, or arising from the following:
  - wear and tear or rot of any kind
  - any gradually operating cause including but not limited to fungus, mildew, insect or vermin
  - theft
  - accidental damage (other than as a result of a road traffic accident)
  - loss of value of the item
- ✘ Any loss of value after we made a payment to settle a claim
- ✘ Any loss of or damage sustained to any clothing or other property belonging to any other person, including your passengers
- ✘ The cost of replacing any undamaged motorcycle clothing forming part of a pair or set of the same type, colour or design if the damage happens to a particular area or specific part and a replacement cannot be matched
- ✘ Motorcycle clothing where insured under another policy
- ✘ Claims where the insured motorcycle is being used for any of the following:
  - Dispatch, courier and messenger services, or food delivery
  - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered
  - Riding off road, on any race track, circuit or derestricted toll roads
  - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to)

Are there any restrictions on cover?

! We will not pay the first £25 of any claim

Where am I covered?

- ✓ UK, Channel Islands and Isle of Man
- ✓ Europe if cover on the motorcycle insurance policy has been extended

What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later
- You must provide complete and accurate answers to any questions asked
- You must pay the premium on time
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to

When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.

When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy scehdule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.

How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact your insurance intermediary.